

**REMARKS:**

Applicant sincerely regrets that the current Examiner deems the record to be incomplete in this case. Applicant's representatives Jerry Miller and particularly Michelle Larson worked closely with Examiner Shih and Primary Examiner Kazimi in an effort to present amendments and arguments that were fully responsive, and sincerely believe that the current claims are allowable in view of the discussions with Ms. Shih and Mr. Kazimi.

The last paragraph appearing on page 11 of the response of 3/16/2004 summarizes a substantial portion of the arguments that were presented by Ms. Larson during that interview. The undersigned regrets that this was not made clear on the prior response. In particular, it was noted that the verification claimed is a verification that a transaction is taking place – not verification of a credit card number (or other data used to complete the transaction). It is noted that such a verification is not necessary in a dedicated POS terminal that only does transactions, since there is no other possibility in that case.

The following points were discussed during that interview:

- Verification is of the instance of a transaction, not of a data point associated with a transaction.
- Auto-population of the web page during the transaction was discussed.
- Wong relates to a dedicated POS terminal which can only carry out transactions. This teaches away from need to verify the existence of a transaction.
- Both Wong and Boesch use remote storage of data in a database. Thus, the user loses control over the data and control is in the hands of the service provider. Certain embodiments consistent with the current invention as claimed utilize a local database that permits the user to maintain control over access to the data.
- Boesch has a stated objective of removing software from the customer's computer in favor of use of a customer information center (CIS) – thus

teaching away from a system such as Applicant's where the data are stored locally and are under the control of the user.

- Neither reference teaches nor suggests detection of a credit card number appearing in a foreground process by use of a background process, both running on the same general purpose machine.

The amendments to be made were discussed during that interview. In addition, several days after the interview, Primary Examiner Kazimi was provided with a draft of the proposed amendment, which Ms. Larson indicated to the undersigned was viewed positively by Mr. Kazimi. As a result, the amendment was presented. Ms. Shih and Mr. Kazimi indicated at the interview that these amendments distinguish over the cited art, but that they may wish to do further searching. They agreed not to present a final rejection if additional art surfaces. Instead, they agreed to phone the Applicant's representative to discuss any art that is identified in an attempt to advance the present case.

This response is being submitted by the undersigned after review by Ms. Larson to assure that it accurately reflects the events that took place. Ms. Larson is currently unable to respond directly due to an injury that prevents her from writing or typing. However, if further clarification is required, the undersigned invites the Examiner to call either Ms. Larson or the undersigned.

Respectfully submitted,

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